

Information to identify the case:

Debtor 1:	Richard J. LaMonica	Social Security number or ITIN: xxx-xx-0409	
First Name	Middle Name	Last Name	
Debtor 2:	Nicole R. LaMonica	EIN: _____	
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	19-10711-KCF		
	Date case filed for chapter:	13	1/11/19

Official Form 309I

**Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Richard J. LaMonica	Nicole R. LaMonica
<b>2. All other names used in the last 8 years</b>	aka Richard C. LaMonica	
<b>3. Address</b>	27 Apple Avenue North Middletown, NJ 07748	27 Apple Avenue North Middletown, NJ 07748
<b>4. Debtor's attorney</b> Name and address	Warren Brumel Law Office of Warren Brumel 65 Main Street PO Box 181 Keyport, NJ 07735	Contact phone (732) 264-3400
<b>5. Bankruptcy trustee</b> Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Contact phone (609) 587-6888 <a href="http://www.russotrustee.com">www.russotrustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 1/12/19

For more information, see page 2

<p><b>7. Meeting of creditors</b>  <b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.</b>  <b>Creditors may attend, but are not required to do so.</b>  All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
<p><b>February 7, 2019 at 01:00 PM</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>		
<p><b>Location:</b>  <b>Chapter 13 Standing Trustee – Trenton, 1 AAA Drive, Suite 101, Robbinsville, NJ 08691</b></p>		
<p><b>8. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b></p> <p><b>You must file:</b></p> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	<p><b>Filing deadline: 4/8/19</b></p>
<p><b>Deadline for all creditors to file a proof of claim (except governmental units):</b></p> <p><b>Deadline for governmental units to file a proof of claim:</b></p> <p><b>Deadlines for filing proof of claim:</b>  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>		
<p><b>Deadline to object to exemptions:</b>  The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>		
<p><b>9. Filing of plan</b></p>	<p>The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.</p>	
<p><b>10. Creditors with a foreign address</b></p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p><b>11. Filing a chapter 13 bankruptcy case</b></p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<p><b>12. Exempt property</b></p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<p><b>13. Discharge of debts</b></p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p> <p><b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b></p>	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Richard J. LaMonica  
 Nicole R. LaMonica  
 Debtors

Case No. 19-10711-KCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 48

Date Rcvd: Jan 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 16, 2019.

db/jdb +Richard J. LaMonica, Nicole R. LaMonica, 27 Apple Avenue, North Middletown, NJ 07748-5200  
 517964825 +Best Buy, PO Box 790441, Saint Louis, MO 63179-0441  
 517964827 Capital One, NA, Att: Stoneleigh Recovery Associates, PO Box 1479, Lombard, IL 60148-8479  
 517964833 +Home Depot, PO Box 790328, Saint Louis, MO 63179-0328  
 517964836 +Justice, 1717 Central Street, Evanston, IL 60201-1507  
 517964835 Justice, Retail Services, PO Box 30258, Salt Lake City, UT 84130-0258  
 517964838 +LDV Law, 136 Gaither Drive, Suite 100, Mount Laurel, NJ 08054-1725  
 517964840 +Lyons Doughty & Veldhuis, Box 1269, Mt Laurel, NJ 08054-7269  
 517964846 +Overstock, 2365 Northside Drive, Suite 30, San Diego, CA 92108-2709  
 517964848 Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020  
 517964849 Pressler, Felt & Warshaw, 7 Entin Rd, Parsippany, NJ 07054-5020  
 517964851 Quicken Loans, Inc., PO Box 442359, Detroit, MI 48244-2359  
 517964852 Sears, HSBC Card Services, PO Box 379, Wood Dale, IL 60191-0379  
 517964855 Sprint, PO Box 9004, Renton, WA 98057-9004  
 517964862 +UCB, 5620 Southwyck Blvd., Toledo, OH 43614-1501  
 517964865 Zales Jewelers, Att: Comenity Capital Bank, PO Box 183043, Columbus, OH 43218-3043

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: wbrumel@keyportlaw.com Jan 14 2019 22:37:21 Warren Brumel,  
 Law Office of Warren Brumel, 65 Main Street, PO Box 181, Keyport, NJ 07735  
 tr E-mail/Text: bnc@russotrustee.com Jan 14 2019 22:37:51 Albert Russo,  
 Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 14 2019 22:37:38 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 14 2019 22:37:37 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517964823 EDI: BANKAMER.COM Jan 15 2019 03:33:00 Bank Americard, PO Box 982235,  
 El Paso, TX 79998-2235  
 517964824 EDI: TSYS2.COM Jan 15 2019 03:33:00 Barclay Card Services, PO Box 8802,  
 Wilmington, DE 19899-8802  
 517964826 EDI: CHASE.COM Jan 15 2019 03:33:00 Best Buy, PO Box 15298, Wilmington, DE 19850-5298  
 517964832 E-mail/Text: customercareus@creditcropsolutionsinc.com Jan 14 2019 22:37:25  
 Credit Corp Solutions, 180 Election Road, Suite 200, Draper, UT 84020  
 517964828 EDI: CHASE.COM Jan 15 2019 03:33:00 Chase, PO Box 15298, Att: Bankruptcy Dept.,  
 Wilmington, DE 19850-5298  
 517964829 EDI: CHASE.COM Jan 15 2019 03:33:00 Chase Amazon Prime, PO Box 15298,  
 Wilmington, DE 19850-5298  
 517964830 EDI: CAUT.COM Jan 15 2019 03:33:00 Chase Auto Finance, PO Box 901076,  
 Fort Worth, TX 76101-2076  
 517964831 +EDI: CONVERGENT.COM Jan 15 2019 03:33:00 Convergent Outsourcing, Inc., PO Box 9004,  
 Renton, WA 98057-9004  
 517964834 EDI: RMSC.COM Jan 15 2019 03:33:00 JC Penney, PO Box 965008, Orlando, FL 32896-5008  
 517964837 EDI: CBSKOHLS.COM Jan 15 2019 03:33:00 Kohl's, PO Box 3043, Milwaukee, WI 53201-3043  
 517964839 +EDI: RMSC.COM Jan 15 2019 03:33:00 Lowe's, Att: Bankruptcy Dept., PO Box 103104,  
 Roswell, GA 30076-9104  
 517964841 +EDI: TSYS2.COM Jan 15 2019 03:33:00 Macy's, Att: Bankruptcy Dept., PO Box 8053,  
 Mason, OH 45040-8053  
 517964843 +EDI: MID8.COM Jan 15 2019 03:33:00 Midland Funding, 2365 Northside Drive, Suite 30,  
 San Diego, CA 92108-2709  
 517964842 +EDI: MID8.COM Jan 15 2019 03:33:00 Midland Funding, 2365 Northside Dr, Ste 300,  
 San Diego, CA 92108-2709  
 517964844 +EDI: RMSC.COM Jan 15 2019 03:33:00 Modell's, GE Money Bank, PO Box 103104,  
 Roswell, GA 30076-9104  
 517964845 +EDI: RMSC.COM Jan 15 2019 03:33:00 Old Navy, Att: Bankruptcy Dept., PO Box 103104,  
 Roswell, GA 30076-9104  
 517964847 EDI: PRA.COM Jan 15 2019 03:33:00 Portfolio Recovery Assoc, PO Box 12914,  
 Norfolk, VA 23541-0914  
 517964850 EDI: RMSC.COM Jan 15 2019 03:33:00 Q-Card/Synchrony Bank, PO Box 965060,  
 Orlando, FL 32896-5060  
 517964853 EDI: SEARS.COM Jan 15 2019 03:33:00 Sears Credit Cards, PO Box 6282,  
 Sioux Falls, SD 57117-6282  
 517964854 EDI: SEARS.COM Jan 15 2019 03:33:00 Sears Credit Cards, PO Box 6283,  
 Sioux Falls, SD 57117-6283  
 517964857 EDI: TDBANKNORTH.COM Jan 15 2019 03:33:00 TD Bank, PO Box 84037,  
 Columbus, GA 31908-4037  
 517964860 EDI: CHASE.COM Jan 15 2019 03:33:00 T.J.X. Rewards, PO Box 15298,  
 Wilmington, DE 19850-5298  
 517964856 +EDI: WTRRNBNK.COM Jan 15 2019 03:33:00 Target, PO Box 673, Minneapolis, MN 55440-0673  
 517964858 +EDI: WFNNB.COM Jan 15 2019 03:33:00 The Children's Place, PO Box 182120,  
 Columbus, OH 43218-2120  
 517964859 EDI: WFNNB.COM Jan 15 2019 03:33:00 The Childrens Place, PO Box 183043,  
 Columbus, OH 43218-3043

District/off: 0312-3

User: admin  
Form ID: 309I

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Total Noticed: 48

Date Rcvd: Jan 14, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

517964861 EDI: CHASE.COM Jan 15 2019 03:33:00 Toys R Us, PO Box 15298, Wilmington, DE 19850-5298  
517964863 EDI: WFNNB.COM Jan 15 2019 03:33:00 Victoria's Secret, Att: Bankruptcy Dept.,  
PO Box 182125, Columbus, OH 43218-2125  
517964864 +EDI: RMSC.COM Jan 15 2019 03:33:00 Walmart, GE Money Bank, Bankruptcy Dept.,  
PO Box 103104, Roswell, GA 30076-9104

TOTAL: 32

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 16, 2019

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2019 at the address(es) listed below:

NONE.

TOTAL: 0